

|  |   |             |           |
|--|---|-------------|-----------|
| <b>Information to identify the case:</b> |   |             |           |
| Debtor 1:                                | <b>Murat Kalkan</b>                         |             |           |
|  | First Name                                  | Middle Name | Last Name |
| Debtor 2:                                |   |             |           |
| (Spouse, if filing)                      | First Name                                  | Middle Name | Last Name |
| United States Bankruptcy Court:          | Northern District of Illinois               |             |           |
| Case number:                             | 25-04899                                    |             |           |
|  | Social Security number or ITIN: xxx-xx-4721 |             |           |
|  | EIN: -- --                                  |             |           |
|  | Social Security number or ITIN: -- --       |             |           |
|  | EIN: -- --                                  |             |           |
|  | Date case filed for chapter: 13 3/31/25     |             |           |

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

|   | About Debtor 1:  | About Debtor 2:   |
|---|--|---|
| <b>1. Debtor's full name</b>  | Murat Kalkan   |   |
| <b>2. All other names used in the last 8 years</b>  | aka Mike Kalkan  |   |
| <b>3. Address</b>   | 2875 W Heritage 2D<br>Joliet, IL 60435   |   |
| <b>4. Debtor's attorney</b><br>Name and address   | David H Cutler<br>Cutler & Associates, Ltd.<br>4131 Main St.<br>Skokie, IL 60076 | Contact phone 847-673-8600<br>Email: cutlerfilings@gmail.com  |
| <b>5. Bankruptcy trustee</b><br>Name and address  | Glenn B Stearns<br>801 Warrenville Road Suite 650<br>Lisle, IL 60532             | Contact phone 630-981-3888  |
| <b>6. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address.<br>You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . | Eastern Division<br>219 S Dearborn<br>7th Floor<br>Chicago, IL 60604             | Hours open:<br>8:30 a.m. until 4:30 p.m. except Saturdays,<br>Sundays and legal holidays.<br>Contact phone 1-866-222-8029<br>Date: 4/1/25 |

**For more information, see page 2**

Case number 25-04899

Location:

For additional meeting information, go to [www.justice.gov/ust/moc](http://www.justice.gov/ust/moc).

**Filing deadline: 7/14/25**

**Filing deadline: 9/29/25**

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
Murat Kalkan  
Debtor

Case No. 25-04899-DLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

Page 1 of 2

Date Rcvd: Apr 01, 2025

Form ID: 309I

Total Noticed: 20

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2025:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Murat Kalkan, 2875 W Heritage 2D, Joliet, IL 60435-4704                                      |
| 31366014 | CEP America, PO Box 5582663, Modesto, CA 95358-0070  |
| 31366020 | + Law Office of Michael Lupolover, 333 Sylvan Ave Ste 105, Englewood Cliffs, NJ 07632-2705     |
| 31366023 | + Small Business Administrator, 312 North Spring Street, 5th Floor, Los Angeles, CA 90012-2678 |
| 31366026 | + Zwicker & Associates Ltd., 80 Minuteman Rd., Andover, MA 01810-1008                          |

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                  | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| aty      | Email/Text: cutlerfilings@gmail.com         | Apr 02 2025 01:15:00 | David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076                                  |
| tr       | + Email/Text: mcguckin_m@lisle13.com        | Apr 02 2025 01:17:00 | Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350                                       |
| ustact   | + Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV | Apr 02 2025 01:18:00 | Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027 |
| 31366011 | + EDI: BANKAMER2                            | Apr 02 2025 04:34:00 | Bank Of America, Attn: Bankruptcy Claims, 475 Cross Point Pkwy. Po Box 9000, Getzville, NY 14068-9000       |
| 31366012 | ^ MEBN                                      | Apr 02 2025 01:14:04 | Blitt & Gaines P.C, 775 Corporate Woods Pkwy, Vernon Hills, IL 60061-3112                                   |
| 31366013 | + EDI: CAPITALONE.COM                       | Apr 02 2025 04:34:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285                                  |
| 31366015 | EDI: CITICORP                               | Apr 02 2025 04:34:00 | Citibank, Centralized Bk, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027                                   |
| 31366016 | + EDI: CITICORP                             | Apr 02 2025 04:34:00 | Citibank/Goodyear, Citicorp Cr Svcs/Centralized, Po Box 790040, St Louis, MO 63179-0040                     |
| 31366017 | + EDI: DISCOVER                             | Apr 02 2025 04:33:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025                                |
| 31366018 | + EDI: DISCOVERPL                           | Apr 02 2025 04:34:00 | Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954                      |
| 31366019 | + EDI: JPMORGANCHASE                        | Apr 02 2025 04:33:00 | Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774  |
| 31366022 | + Email/Text: bankruptcynotices@sba.gov     | Apr 02 2025 01:17:00 | Small Business Administrator, 332 S. Michigan Avenue, Suite 600, Chicago, IL 60604-4318                     |
| 31366021 | + Email/Text: bankruptcynotices@sba.gov     | Apr 02 2025 01:17:00 | Small Business Administrator, PO Box 3918, Portland, OR 97208-3918  |
| 31366024 | + Email/Text: BKRMailOps@weltman.com        |                      |   |

District/off: 0752-1

User: admin

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Date Rcvd: Apr 01, 2025

Form ID: 309I

Total Noticed: 20

Apr 02 2025 01:19:00

WELTMAN, WEINBERG & REIS CO., L.P.A.,  
5990 West Creek Rd Ste 200, Independence, OH  
44131-2191

31366025

^ MEBN

Apr 02 2025 01:09:29

Westlake Portfolio Management, LLC, Attn:  
Bankruptcy, Po Box 76809, Los Angeles, CA  
90076-0809

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| ust      | *+            | Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2025 at the address(es) listed below:

| Name            | Email Address   |
|-----------------|---|
| Adam G. Brief   | Ustpreion11.es.ecf@usdoj.gov  |
| David H Cutler  | on behalf of Debtor 1 Murat Kalkan cutlerfilings@gmail.com r48280@notify.bestcase.com |
| Glenn B Stearns | stearns_g@lisle13.com   |

TOTAL: 3